

**Amendments to the Claims:**

This listing of claims will replace all prior versions and listings of claims in the application:

**Listing of Claims:**

1. (Currently Amended) A method for creating an electronic greeting card enclosing an electronic gift, the method comprising steps of:

receiving selection of the electronic greeting card ~~from entered by~~ a sender via a first interface comprising an electronic user interface;

receiving selection of a type of electronic gift from a plurality of gift types;

receiving payment for the electronic gift from a money handler chosen by the sender, **wherein the sender provides the payment at an agent location and the payment is provided through a second interface physically distinct from the first user interface;**

receiving a fee, in addition to and associated with the payment, from the chosen money handler from whom the payment for the electronic gift was received;

creating a code indicative of the electronic gift, whereby the code facilitates redemption of the electronic gift; and

embedding the code in the electronic greeting card, wherein the code includes a link to a site that is involved in redemption of the electronic gift.

2. (Canceled)

3. (Original) The method for creating the electronic greeting card enclosing the electronic gift as recited in claim 1, further comprising steps of:

receiving a future time from the sender; and

sending the electronic greeting card and embedded electronic gift to the receiver at the future time.

4. (Original) The method for creating the electronic greeting card enclosing the electronic gift as recited in claim 1, further comprising a step of receiving a delivery address for delivery of the electronic gift.

5. (Original) The method for creating the electronic greeting card enclosing the electronic gift as recited in claim 1, further comprising steps of:

receiving first identity verification information from the sender that is used to verify the identity of a receiver of the electronic gift;  
receiving second identity verification information from the receiver; and  
processing the first and second identity information to validate the receiver's identity.

6. (Previously Presented) The method for creating the electronic greeting card enclosing the electronic gift as recited in claim 1, wherein the plurality of gift types include at least one of: a credit in a stored value fund, a foreign currency credit in the stored value fund, a prepaid credit or debit card, promotional points, or airline mileage credits.

7. (Previously Presented) The method for creating the electronic greeting card enclosing the electronic gift as recited in claim 1, wherein the code includes a HTML link to one of a target merchant for a gift certificate or the money handler.

8. (Previously Presented) The method for creating the electronic greeting card enclosing the electronic gift as recited in claim 1, wherein the money handler includes at least one of an agent location, a stored value fund, an airline mileage program, a gift certificate issuer, an electronic gift certificate issuer, or a money order issuer.

9. (Previously Presented) The method for creating the electronic greeting card enclosing the electronic gift as recited in claim 1, further comprising steps of:

loading the amount in a stored value fund of the receiver; and  
a step including at least one of the following steps:

sending the amount to a bank account of the receiver;  
sending the amount to a credit card or a debit card of the receiver;  
sending the amount in a check or a money order to the receiver;  
sending the amount to an agent location chosen by the receiver;  
sending a telegram or a greeting card with a check or a money order to the

receiver; or

sending another electronic greeting card with another electronic gift  
embedded therewith.

10. (Currently Amended) A method for generating an electronic gift for enclosing in an electronic greeting card selected by a sender, the method comprising:

**receiving selection of the electronic greeting card entered by the sender via a first interface comprising an electronic user interface;**

receiving selection of a type of electronic gift from a plurality of electronic gift types, wherein [[:]] the gift includes a monetary credit in a stored value fund from which money may be withdrawn by a receiver [, and]]

**the stored value fund is administered through an on-line site;**

receiving payment for the electronic gift from a money handler chosen by the sender **wherein the sender provides the payment at an agent location and the payment is provided through a second interface physically distinct from the first user interface;**

receiving a fee, in addition to and associated with the payment, from the chosen money handler from whom the payment for the electronic gift was received;

creating a code indicative of the electronic gift, wherein the code includes a link to the on-line site, whereby the code facilitates redemption of the electronic gift; and

providing the code of the electronic gift for embedding in the electronic greeting card.

11. (Canceled)

12. (Original) The method for generating the electronic gift for enclosing in the electronic greeting card selected by the sender as recited in claim 10, further comprising steps of:  
receiving a future time from the sender; and  
sending the electronic greeting card and embedded electronic gift to the receiver at the future time.

13. (Original) The method for generating the electronic gift for enclosing in the electronic greeting card selected by the sender as recited in claim 10, further comprising steps of:  
receiving first identity verification information from the sender that is used to verify the identity of a receiver of the electronic gift;  
receiving second identity verification information from the receiver; and  
processing the first and second identity information to validate the receiver's identity.

14. (Previously Presented) The method for generating the electronic gift for enclosing in the electronic greeting card selected by the sender as recited in claim 10, wherein the plurality of gift types include at least one of: a credit in a stored value fund, a foreign currency credit in the stored value fund, a prepaid credit or debit card, promotional points, or airline mileage credits.

15. (Previously Presented) The method for generating the electronic gift for enclosing in the electronic greeting card selected by the sender as recited in claim 10, wherein the code includes a HTML link to one of a target merchant for a gift certificate or the money handler.

16. (Previously Presented) The method for generating the electronic gift for enclosing in the electronic greeting card selected by the sender as recited in claim 10, wherein the money handler includes at least one of an agent location, a stored value fund, an airline mileage program, a gift certificate issuer, an electronic gift certificate issuer, or a money order issuer.

17. (Original) A computer-readable medium having computer-executable instructions for performing the computer-implementable method for enclosing in the electronic greeting card selected by the sender of claim 10.

18. (Currently Amended) A gift and greeting system for generating an electronic greeting card with an electronic gift associated therewith, the system comprising:

~~an~~ **a first interface comprising an electronic user** interface that receives from a sender selection of the electronic greeting card and a type of electronic gift, wherein:

the type is chosen from a plurality of gift types, and

wherein one of the plurality of gift types is a monetary credit in a first stored value fund;

**a second interface at an agent location and physically distinct from the first electronic user interface, the second interface configured to receive payment from a sender for a money handler chosen by the sender;**

a payment function for receiving payment for the electronic gift from ~~[[a]]~~ **the chosen** money handler ~~chosen by the sender~~; and

a redemption function for processing a code indicative of the electronic gift, wherein:

the code is embedded in the electronic greeting card,

the code comprises a link to a site that administers the stored value fund,

the monetary credit in the first stored value fund can be used by a receiver of the code with any money handler chosen by the receiver, wherein the money handler is chosen from at least two of the following: an agent location from which money may be withdrawn by the receiver, a second stored value fund from which money may be withdrawn by the receiver, a bank, or a money order issuer; and

the money handler chosen by the receiver records redemption of at least a part of the monetary credit, the redemption recorded at the first stored value fund.

19. (Previously Presented) The gift and greeting system for generating the electronic greeting card with the electronic gift associated therewith as recited in claim 18, wherein the payment function receives a fee from the money handler chosen by the sender.

20. (Previously Presented) The gift and greeting system for generating the electronic greeting card with the electronic gift associated therewith as recited in claim 18, wherein:  
a future time is received from the sender; and  
the electronic greeting card and embedded electronic gift are sent to the receiver at the future time.

21. (Previously Presented) The gift and greeting system for generating the electronic greeting card with the electronic gift associated therewith as recited in claim 18, wherein the code indicates the electronic greeting card and the type of electronic gift.

22. (Previously Presented) The gift and greeting system for generating the electronic greeting card with the electronic gift associated therewith as recited in claim 18, wherein the code is embedded in a uniform resource locator for the electronic greeting card.

23. (Previously Presented) The method for creating the electronic greeting card enclosing the electronic gift as recited in claim 1, further comprising a step of receiving selection of:

an amount for the electronic gift, and  
an identifier for a receiver of the electronic gift, wherein the identifier corresponds to a stored value fund of the receiver.

24. (Previously Presented) The method for creating the electronic greeting card enclosing the electronic gift as recited in claim 1, wherein the first-listed receiving step is performed at an electronic greeting card site separate from a payment enabler site that performs the third-listed receiving step.

25. (Canceled)

26. (Previously Presented) The method for creating the electronic greeting card enclosing the electronic gift as recited in claim 1, wherein the plurality of gift types include at least two of a credit in a stored value fund, a foreign currency credit in the stored value fund, a prepaid credit or debit card, promotional points, or airline mileage credits.

27. (Previously Presented) The method for generating the electronic gift for enclosing in the electronic greeting card selected by the sender as recited in claim 10, wherein the plurality of gift types include at least two of a credit in a stored value fund, a foreign currency credit in the stored value fund, a prepaid credit or debit card, promotional points, or airline mileage credits.

28. (Previously Presented) The gift and greeting system for generating the electronic greeting card with the electronic gift associated therewith as recited in claim 18, wherein the plurality of gift types include at least two of a credit in a stored value fund, a foreign currency credit in the stored value fund, a prepaid credit or debit card, promotional points, or airline mileage credits.

29. (Canceled)

30. (Previously Presented) The gift and greeting system for generating the electronic greeting card with the electronic gift associated therewith as recited in claim 18, wherein the interface is linked to an electronic greeting card site separate from a payment enabler site that includes the redemption function.

31. (New) The method for creating the electronic greeting card enclosing the electronic gift as recited in claim 1, wherein:

the first interface comprises a kiosk interface at an agent location; and  
the second interface comprises an agent interface at an agent location.

32. (New) The method for creating the electronic greeting card enclosing the electronic gift as recited in claim 1, wherein:

the first interface comprises an internet interface; and

the second interface comprises an electronic user interface at an agent location.

33. (New) The method for creating the electronic greeting card enclosing the electronic gift as recited in claim 1, wherein:

the first interface comprises at least one of a kiosk interface, an ATM interface, or an internet interface; and

the sender provides the payment to an agent at the agent location, the payment comprising payment via a credit card, a debit card, a negotiable instrument, or cash; and

the agent interacts with the second interface comprising an agent interface to process the provided payment.